

SMART WATTS FAQs

Smart Watts is the name of a three-tiered program offered by the City of Fort Lauderdale to reduce energy consumption and improve energy conservation within the community. The Smart Watts initiative includes the following sub-programs to benefit our residents:

- **Home Energy Saver Workshops** for homeowners and renters in Fort Lauderdale who want to learn about energy savings tips and receive a free toolkit of energy saving products valued at \$100;
- **Energy Efficiency Rebate Program** for homeowners and small business owners in Fort Lauderdale who qualify for matching funds up to \$1000;
- A **Homeowner Energy Efficiency Loan Program** with low-interest loans for homeowners in Fort Lauderdale who want to make “whole house” energy retrofits which cost between \$2,500 to \$10,000.

Please refer to the **FAQs** table below for frequently asked questions and answers regarding this program.

Smart Watts Program FAQs

| Smart Watts Home Energy Saver Workshop | |
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| Questions | Answers |
| What is the Smart Watts Home Energy Saver Workshop? | The Home Energy Saver Workshops consist of a FREE, two-hour program during which residents will learn about the importance of home energy surveys as well as tips, tools and resources for conserving energy and water. The workshops will assist attendees to develop their own plan for making no and low cost behavior and retrofit changes to reduce utility consumption and costs by 15-30%. Engaged and interested City of Ft. Lauderdale attendees at the workshops will have their energy usage tracked over time. Homeowners or renters, who qualify, will receive one FREE Smart Watts energy saver toolkit, per household, valued at \$100.00. Quantities are limited and will be distributed on a first-come, first-served basis. |

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| Why should I attend a workshop? | By attending the free workshop, participants will learn tips on how to save energy and cut costs, as well as learn about the rebates and low interest loans available from the City. A free toolkit with \$100 worth of energy saving devices will be available for residents of Fort Lauderdale who participate in a workshop. |
| Who can attend? | Primarily homeowners and renters who reside in the city of Fort Lauderdale can attend. |
| Where will workshops be held? | The Museum of Discovery and Science (MODS) will host scheduled workshops on site, while others will take place throughout the City at determined locations, which will be announced on our website. |
| How do I sign up? | Preregistration is recommended in order to reserve your seat and toolkit. However, walk-ins are accepted, too. Sign up Online at: www. Mods (TBD) Or sign up by Phone at: 954-XXX-XXXX (in process) |

Smart Watts Energy Efficiency Rebate Program

| Questions | Answers |
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| What is the Smart Watts Energy Efficiency Rebate Program? | The Smart Watts Rebate Program provides matching funds up to \$1,000 to City of Fort Lauderdale homeowners and small business owners who install qualifying energy saving systems in their primary homesteaded properties located in the City of Fort Lauderdale. |
| Is there a specific list of energy improvements/retrofits that qualify for the program? | Yes. The complete list is located online at http://www.fortlauderdale.gov/rebates . Or, contact the City of Fort Lauderdale at 954-828-8000 to receive a copy of the program. These improvements include items such as: insulation, central HVAC, Energy Star® doors or windows, solar water heaters, tankless gas water heaters, and solar panels. |
| How does the program work? | There are several steps required. The first step would be to contact Florida Power and Light to participate in a Home Energy Survey. The Survey will help guide you with selecting the most effective method in reducing your energy cost. After deciding which energy saving system you would like to install, contact a few local licensed contractors that can help you decide which system is best for you. Once you decide, get several bids and select the best contractor. Be sure to follow the steps outlined in the Smart Watts Rebate Program to guide you through the application process. |

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| How do I apply? | There are a few critical steps that are required. First- get a FPL Energy Survey for your home and select the appropriate qualifying energy saving system. Second- get a written estimate from the contractor you have selected. Utilizing the Broward County Property Appraiser records, provide proof of ownership and homestead. Include a copy of each of the above items and submit them along with the applicable sections of the Smart Watts Rebate Application to the City of Fort Lauderdale. Refer to the Smart Watts Program guide that is available on line at- http://www.fortlauderdale.gov/rebates/ or contact the City of Fort Lauderdale 954-828-8000 to receive a copy of the program guide. |
| What are the qualifications requirements? | In order to qualify, you must live and homestead in the City of Fort Lauderdale and follow the rebate program application procedures described above. |
| What is a Home Energy Survey? | The Home Energy Survey is a customized analysis of your home's energy use. The report is a printable and will contain detailed information that will help you to understand how your home consumes energy and will offer energy-saving ideas that are specific to your home. |
| Why do I need to get a Home Energy Survey? | The survey will help you understand the best way to save money and help you decide which energy saving measure will provide the best return on your investment. |
| What's the difference between an Online Energy Survey and an in-home survey? | FPL offers free online home energy surveys in English and Spanish, available 24/7. It takes between 60-90 mins. to complete. For an in-home survey, FPL sends a representative to your home to provide a free home energy survey, which takes approximately 2 hours, as it is more in-depth. By having someone go to your home, there are additional benefits for saving energy only an on-site visit can identify. You may choose to upgrade and pay \$30 to have a duct test performed for the first air handler and pay only \$15 for each additional system. Another option, which is not free, is to hire a professional energy contractor to visit your home to assess energy consumption and potential savings. |
| How much funding is available? | As of December 15, 2011 approximately \$235,000.00 in funds is available for this program. |
| Who is funding this rebate? | The Federal Government through the Energy Efficiency and Conservation Block Grant (EECBG) Program, funded by the American Recovery and Reinvestment Act (Recovery Act) of 2009. The Program, authorized in Title V, Subtitle E of the Energy Independence and Security Act (EISA) and signed into law on December 19, 2007, is modeled after the Community Development Block Grant program administered by the Department of Housing and Urban Development (HUD). It is intended to assist U.S. cities, counties, states, territories, and Indian tribes to develop, promote, implement, and manage energy efficiency and conservation projects and programs |
| What is the maximum rebate per applicant? | The maximum rebate per household is \$1,000. |

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| I've submitted a pre-approval application. How long do I have to complete my retrofit? | You have 4 months after the application is accepted to complete everything. Return the acceptance letter along with any documentation requested in the acceptance letter, before the deadline. The expiration date will be specified in the acceptance letter. |
| How long before I receive my rebate check? | The rebate check should arrive 6-8 weeks after the final submission and approval of all required documents. |
| If I apply for a Smart Watts Rebate does that mean I can't apply for a Smart Watts Loan? (and vice versa) | You can apply for both, however the combined total of each program cannot exceed \$10,000.00 per household. |
| Which Smart Watts energy saving retrofit requires a permit? | All Smart Watts energy saving retrofits require a building permit. |
| Do I have to hire a contractor or can I do the work myself? | You may perform the work on your home as long as you meet the exemptions listed in Florida Statutes Chapter 489 CONTRACTING. |
| Why should I use a contractor? | Contractors are required to be licensed and insured. These two requirements, along with a building permit, help to ensure proper installation. |
| How can I verify that a local contractor is eligible to provide services under the Smart Watts Rebate Program? | Because all retrofits in this program require a permit, all contractors performing work in accordance with the Smart Watts Rebate must be licensed and insured. |
| I am a licensed contractor and meet State of Florida requirements found in chapter 489 "CONTRACTING". Am I required to have any other certification or qualification? | The Smart Watts Rebate Program does not have additional licensing requirements beyond those found in Florida Statutes Chapter 489 "CONTRACTING". |
| Why do I have to submit a W-9 Form (Request for Taxpayer Identification and Certification)? | Federal Law requires that any payments of \$600.00 or more to any person include a W-9. |
| Is there additional Federal tax credits available to those people who participate in the Smart Watts Rebate Program? | This is a question for your accountant or person who helps you with the preparation of your tax return. |
| By taking part in the Smart Watts Rebate Program, can I still participate in other energy incentive programs? | Yes, you may apply for other incentive programs. You can apply for the City of Fort Lauderdale's Smart Watts Rebate Program as well as the City of Fort Lauderdale's Smart Watts low interest loan program. However, the total of all incentive programs combined cannot exceed \$10,000.00 per household. |

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| Whom do I contact for more information? | The City of Fort Lauderdale switchboard at 954-828-8000 (24hrs 7 days a week), or Smart Watts Rebate website. http://www.fortlauderdale.gov/rebates/ |
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Smart Watts Homeowners Energy Efficiency Loan Program (HEEL)

| Questions | Answers |
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| What is the Smart Watts Homeowners Energy Efficiency Loan Program (HEEL)? | The HEEL Program provides low interest loans to the City of Fort Lauderdale homeowners who install permanent energy saving systems in primary homesteaded properties located in the City of Fort Lauderdale. |
| If I took the Home Energy Survey when I applied for the Smart Watts Rebate Program, do I have to do another one to apply for the low interest loan program? | As long as the survey is less than twelve (12) months old, it is still valid and you do not have to repeat it. If more than one year has passed since you took the Home Energy Survey*, you will need to repeat it for the loan application process. (*The Home Energy Survey is described in detail in the Rebate Program section above.) |
| Is there a specific list of energy efficient retrofits that qualify for the loan program? | <p>Yes – the list includes items such as:</p> <p>Insulation (min R-19 attic, min R-11 wall, min R-11 under raised floors)</p> <ul style="list-style-type: none"> • Attic radiant barrier reflective material • Central air conditioning systems (15 SEER or higher; copy of ARI and Manual J summary) • Central heating (high efficiency ENERGY STAR® electric heat pumps 15 SEER / 8.2 HSPF or higher or natural gas furnace; copy of ARI and Manual J summary) • Duct leak repair (Contractor must complete Duct Leak Repair form. Must purchase HVAC system for duct leak repair to be included in the loan) • Ductless mini-split HVAC system (15 SEER or greater; copy of ARI and Manual J summary) • ENERGY STAR® exterior windows & glass door replacements (must be multiple glazed, Low-E) • Cool Roof Products with ENERGY STAR® rating • Solar Panels (Photovoltaic Systems) • Solar water heaters • Gas tankless water heaters • Other. It is acknowledged that not all listed home improvements will apply to each loan applicant and that home energy audits/surveys may recommend items not on the list. |

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| How does the loan program work? | There are several steps required. The first step would be to contact Florida Power and Light to participate in a Home Energy Survey. The Survey will help guide you with selecting the most effective method in reducing your energy cost. After deciding which energy saving system you would like to install, contact a few local licensed contractors that can help you decide which system is best for you. Once you decide, get several bids and select the best contractor. Be sure to follow the steps outlined in the Smart Watts Loan Program application guidelines. |
| What is the interest rate on the loan? | The interest rate is fixed at 5%. |
| What is the maximum loan amount I can receive? | The maximum loan amount is \$10,000. |
| What is the minimum loan amount? | The minimum loan amount is \$2,500. |
| What are the terms of the loan? | Loans will be direct and fully amortized for a maximum term of five (5) years. The loans will not include a pre-payment penalty. If the home is sold, transferred, or no longer owner-occupied, the balance of funds will be accelerated and due in full. |
| Are there any fees associated with getting a loan? | Yes, all applicants must submit an application fee of \$25.00 along with their application for credit report processing (to be paid by Money Order to the South Florida Regional Planning Council). In addition, if a loan is approved, the applicant will pay all closing costs including a documentary stamp fee, mortgage recording fees, and lien search fees. |
| Do I have to pledge any collateral? | Collateral pledged for each loan will be a lien placed on the property. The South Florida Regional Planning Council (SFRPC) will be responsible for recording liens for all loans. |
| What are the qualifications for a loan? | <p>To be eligible to receive funding the applicant must meet the following:</p> <ul style="list-style-type: none"> • The applicant must own and permanently reside in the home, and the home must be located in the City of Fort Lauderdale. To demonstrate homeownership, the applicant will provide a copy of Broward County Property Appraiser statement indicating ownership and occupancy of the home with his/her loan application. • The applicant must be a U.S. citizen or permanent resident alien. |

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| Who is not eligible for a loan? | <p>Eligible applicants cannot be:</p> <ul style="list-style-type: none"> • A person who owns or owned a company that has been debarred from doing business with the City of Fort Lauderdale; • A person presently engaged in litigation with the City of Fort Lauderdale; • A person who has a judgment and/or lien held by the City of Fort Lauderdale against the applicant or a company owned by the applicant. A judgment or lien that is satisfied prior to applicant shall restore eligibility. |
| How do I apply? | <p>The loan program is being administered through the South Florida Regional Planning Council. Loans are available for all homeowners located in the City of Fort Lauderdale looking to save on their energy usage. Applications and survey information are available at http://www.sfrpc.com or call the South Florida Regional Planning Council at (954) 985-4416 and ask for a loan representative.</p> |
| How long does it take to process a loan? | <p>Generally, a loan can be processed within 5 to 10 business days.</p> |
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